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Spokane, WA 99201  
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UNITED STATES BANKRUPTCY COURT  
IN AND FOR THE EASTERN DISTRICT OF WASHINGTON

In re:

No.: **18-01857-FPC11**

**EDWARD A. DAWSON & MARCIA A.  
MEADE, d/b/a DAWSON & MEADE, P.S.,**  
  
Debtors.

Chapter 11

**OPERATING STATEMENT FOR THE  
MONTH OF NOVEMBER, 2020**

Attached hereto is Debtors' operating statement information for the month of  
November, 2020 as provided to the undersigned by the Debtors.

The attached documents are the representations of the Debtors-In-Possession.  
We have not examined this information or the source documents in sufficient detail to  
enable us to express any form of assurance on this information.

DATED this 11<sup>th</sup> day of January, 2021.

SOUTHWELL & O'ROURKE, P.S.

BY: /s/ Dan O'Rourke

DAN O'ROURKE, WSBA #4911  
Attorney for Debtors

Operating Statement-1

**SOUTHWELL & O'ROURKE, P.S.**  
A PROFESSIONAL SERVICE CORPORATION  
**ATTORNEYS AT LAW**  
SUITE 960, PAULSEN CENTER  
WEST 421 RIVERSIDE AVENUE  
SPOKANE, WASHINGTON 99201  
TELEPHONE (509) 624-0159

Fill in this information to identify the case:

Debtor Name Marcia M Meade / Edward A. Dawson

United States Bankruptcy Court for the: Eastern District of Washington

Case number: 18-01857-FPC11

☐ Check if this is an amended filing

## Official Form 425C

### Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: November 2020

Date report filed: 01/17/2020  
MM / DD / YYYY

Line of business: Legal

NAISC code: \_\_\_\_\_

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Marcia M Meade / Edward A Dawson

Original signature of responsible party

Printed name of responsible party

Marcia M Meade

#### 1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes No N/A

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                                     |                                     |
|--|-------------------------------------|-------------------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/>            | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                                     |                                     |                          |
|---|-------------------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy? ☒ ☐ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

19. **Total opening balance of all accounts**

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 400.87

20. **Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 4,428.00

21. **Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 4,559.13

22. **Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ -131.13

23. **Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 342.50

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. **Total payables**

(*Exhibit E*)

\$           

*clia  
admes*

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. **Total receivables**

\$ \_\_\_\_\_

(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed?

2

27. What is the number of employees as of the date of this monthly report?

0**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case?

\$ unknown

29. How much have you paid in professional fees related to this bankruptcy case since the case was filed?

\$ unknown

30. How much have you paid this month in other professional fees?

\$ unknown

31. How much have you paid in total other professional fees since filing the case?

\$ unknown**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	<b>Projected</b>	—	<b>Actual</b>	=	<b>Difference</b>
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. <b>Cash receipts</b>	\$ _____	—	\$ _____	=	\$ _____
33. <b>Cash disbursements</b>	\$ _____	—	\$ _____	=	\$ _____
34. <b>Net cash flow</b>	\$ _____	—	\$ _____	=	\$ _____

*clint alone*

35. Total projected cash receipts for the next month:

\$ \_\_\_\_\_

36. Total projected cash disbursements for the next month:

- \$ \_\_\_\_\_

37. Total projected net cash flow for the next month:

= \$ \_\_\_\_\_



## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☒ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

**Exhibit A**

Debtors Marcia Meade / Edward Dawson Case 18-01857FPC-11

Report November 2020 Date: January 7, 2001

See the figures, see the annotated bank statement

September 2020	No Fees earned	0.00
	Total Social Security	4128.00
	Refund	<u>300.00</u>
		4,428.00

Payment towards monies owing.

Tax payment arrangements have been made as to the property taxes owing at the time the Chapter 11 was filed. Payments have been made. Payments towards the outstanding bills has continued. Steps have been taken to make payments towards billing that occurred after to Chapter 11 filing to keep the business viable and stable. Additionally, these payments are made to avoid being sued because the bills are owing.

Listing of Properties

For the real estate owned in Pend Oreille County, Grant County and Ferry County the following additional steps were taken to sell the properties for their highest price.

Grant County multiple lots: The sale of the last group of lots in Grant County was finalized. The monies owing were paid, and the balance paid into the Estate.

Pend Oreille: The Real Estate Agency and two agents were hired. The property was listed several thousand dollars less than currently listed comparable in size and location properties in the same area. Payments on the outstanding property taxes that are within the Chapter 11 are being made.

Ferry County: The price and other matters attendant to the sale of this vacant land. The Real Estate agent and broker to sell the property are being secured. Payments on the outstanding property taxes that are within the Chapter 11 are being made. There has been inquiry about the property by potential buyers but no offers so far

Operation of Business COVID-19. Research and investigation of the feasibility of renting virtual office space as well as providing conference room rental. Those investigations have been hampered by the Covid restrictions.

The implications of Covid have slowed down and interfered with most business activities. Efforts have been made to find work that can be done remotely. In effect it is not applicable to say the business is either operating or not operating with the Covid-19 Shutdown. I have come to work in my office every day Monday through Friday. I continue to work in my office the typical 10 to 12 hour work days. Multiple calls from former clients making "health care inquiries" as to Covid have been fielded by me. So

far six of my former clients have suffered the death of close relatives from Covid. All those clients have been referred to lawyers that do probate work.

Given the risk of potential infection and the risk to my 89 year old husband, I have kept all outside contact to a minimum in my office. I have reduced my presence in all places except for my office proper and our home. Research on potentially offering

Currently, a replacement renter is being sought. The task is greatly hampered by the consequences of Covid. As addressed above options are being explored to rent virtual office space after matters settle down with Covid.



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## Statement of Account

Statement Start	October 7, 2020
Statement End	November 5, 2020
Account Number	2389
Total Days in Statement Period	30
Page	1 of 6



EDWARD A DAWSON  
MARCIA M MEADE  
1310 W DEAN AVE  
SPOKANE WA 99201-2015



# Thank you

for being a valued Washington Trust Bank client.

### SUMMARY OF ACCOUNTS

Product Name	Account Number	Ending Balance
SIMPLICITY CHECKING	2389	\$1,796.01

### CHECKING ACCOUNTS

#### SIMPLICITY CHECKING

Account # 2389

Beginning Balance	\$456.82	Average Ledger	\$444.31
+ Deposits/Credits (10)	\$4,612.01	Average Collected	\$444.31
- Checks/Debits (63)	\$3,272.82		
- Service Charge	\$0.00		
+ Interest Paid	\$0.00		
Ending Balance	\$1,796.01		

#### Explanation of Service Fees

Date	Description	Amount
11/05	BASE FEE IN SERVICE CHARGE	3.00
11/05	SERVICE CHARGE REFUND	3.00-
	Total Fees =	0.00





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## Statement of Account

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### Activity in Date Order

Date	Description	Additions	Subtractions
10/07	WASHINGTON N 3810 MAPLE ST ATM W/D 1214 10/06/20 008226 SPOKANE WA C#9024		300.00
10/07	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1439 10/06/20 07817416		3.40
10/07	AUTO PAY CENTURYLINK MARCIA MEADE 14430968966 CCD		42.34
10/08	WASHINGTON 2415 E 29TH AVE ATM W/D 1200 10/07/20 004846 SPOKANE WA C#9024		20.00
10/08	POSTAL ANNEX SPOKANE SPOKANE WA C#9024 DBT CRD 1517 10/06/20 30266378		29.69
10/09	Trsf from SIMPCKG 2397 Confirmation number 1009202425	21.00	
10/09	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1543 10/08/20 45802060		8.70
10/09	EFT D# 49554 Reversal of conditional credit		43.51
10/13	WASHINGTON N 3810 MAPLE ST CASH DP 1100 10/12/20 008729 SPOKANE WA C#9024	50.00	
10/13	Dropbox*7J1RBLHD8SMG db.tt/cchelp DE C#9024 DBT CRD 1753 10/09/20 23867351		13.06
10/13	FEDEX 529318832 MEMPHIS TN C#9024 DBT CRD 0952 10/09/20 35793318		25.92
10/14	WASHINGTON N 3810 MAPLE ST CASH DP 1543 10/13/20 008793 SPOKANE WA C#9024	100.00	
10/14	WASHINGTON N 3810 MAPLE ST ATM W/D 1544 10/13/20 008795 SPOKANE WA C#9024		80.00
10/15	FEDEX 529679168 MEMPHIS TN C#9024 DBT CRD 0940 10/14/20 28468631		8.70
10/16	Trsf from SIMPCKG 2397 Confirmation number 1016202722	80.00	
10/16	WASHINGTON N 3810 MAPLE ST CASH DP 1226 10/15/20 008948 SPOKANE WA C#9024	10.00	
10/16	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1939 10/15/20 57736900 SPOKANE WA C#9024		6.97
10/16	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1134 10/15/20 96952750		4.96
10/16	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1158 10/15/20 11101990		3.73
10/16	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1214 10/15/20 20590312		3.99
10/16	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1232 10/15/20 31307682		6.37





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### Activity in Date Order

Date	Description	Additions	Subtractions
10/16	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1452 10/15/20 15604743		1.60
10/16	FEDEX OFFIC28900028944 SPOKANE WA C#9024 DBT CRD 1505 10/15/20 23248306		4.67
10/19	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1837 10/16/20 61127300 SPOKANE WA C#9024		14.06
10/19	BANGKOK THAI - GRAND SPOKANE WA C#9024 DBT CRD 2026 10/16/20 51729443		46.05
10/19	ROCKET MARKET SPOKANE WA C#9024 DBT CRD 2015 10/17/20 45017848		13.49
10/19	TST* MORTY S TAP & GRI SPOKANE WA C#9024 DBT CRD 1203 10/18/20 14148389		33.20
10/20	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 2112 10/19/20 79510375		19.87
10/20	PAID OVERDRAFT FEE		30.00
10/21	NYTIMES 800-698-4637 NY C#9024 DBT CRD 0842 10/20/20 93669761		28.30
10/21	PAID OVERDRAFT FEE		30.00
10/23	JUICE +*REFUNDS 800-642-8056 TN C#9024 POS CRE 0000 10/22/20 98707408	100.00	
10/27	BVD*BeenVerified.com 855-9046471 NY C#9024 DBT CRD 0412 10/26/20 31367681		44.58
10/27	PAID OVERDRAFT FEE		30.00
10/28	XXSOC SEC SSA TREAS 310 MARCIA M MEADE *****8003A SSA PPD	1,834.00	
10/28	GUARDIAN NEWS & MEDIA LONDON 00 Int Fee 0835 10/28/20 91135516 Card# 9024		.05
10/28	GUARDIAN NEWS & MEDIA LONDON GB C#9024 DBT CRD 1125 10/27/20 91135516		5.00
10/29	WASHINGTON N 3810 MAPLE ST ATM W/D 1611 10/28/20 000041 SPOKANE WA C#9024		300.00
10/29	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1946 10/28/20 94098600 SPOKANE WA C#9024		24.67
10/29	CONOCO - TOWNERS CONOC SPOKANE WA C#9024 DBT CRD 1831 10/28/20 46056405		19.15
10/29	COMCAST BELLINGHAM 800-266-2278 WA C#9024 DBT CRD 0849 10/29/20 97738886		100.96
10/29	AT&T*BILL PAYMENT WWW.ATT.COM TX C#9024 DBT CRD 0905 10/28/20 07405050		217.75
10/30	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0831 10/30/20 22829900 SPOKANE WA C#9024		5.73







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## Statement of Account

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### Activity in Date Order

Date	Description	Additions	Subtractions
10/30	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1208 10/29/20 17129034		8.36
10/30	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 2041 10/29/20 61008335		50.61
11/02	ROSAUERS #26 2610 E 29TH AVE POS DEB 1647 10/31/20 37609000 SPOKANE WA C#9024		22.47
11/02	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1227 10/30/20 28244824		3.00
11/02	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1227 10/30/20 28292461		120.01
11/02	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1233 10/30/20 32396605		3.00
11/02	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1234 10/30/20 32408883		120.01
11/02	PEND OREILLE COUNTY TR 888-8916064 WA C#9024 DBT CRD 1238 10/30/20 35160891		8.04
11/02	PEND OREILLE COUNTY TR 888-8916064 WA C#9024 DBT CRD 1238 10/30/20 35183271		321.53
11/02	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 2005 10/30/20 39491638		23.45
11/03	XXSOC SEC SSA TREAS 310 EDWARD A DAWSON *****9378A SSA PPD	2,294.00	
11/03	ROSAUERS #2 1808 W 3RD POS DEB 1501 11/02/20 11516800 SPOKANE WA C#9024		4.60
11/03	ROSAUERS #26 2610 E 29TH AVE POS DEB 1655 11/02/20 09020900 SPOKANE WA C#9024		12.00
11/03	Donation to the Wikime 877-6009454 CA C#9024 DBT CRD 1138 11/02/20 99149697		5.35
11/03	INSPREMIUM TEPKO PREMIUM DAWSON MEADE PS MARCIA PPD		133.96
11/04	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1832 11/03/20 53339400 SPOKANE WA C#9024		17.06
11/04	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0822 11/04/20 43658700 SPOKANE WA C#9024		5.73
11/04	THE UPS STORE 2910 E 57TH AVE POS DEB 1325 11/04/20 13078920 SPOKANE WA C#9024		10.00
11/04	FEDEX OFFIC28900028936 SPOKANE WA C#9024 DBT CRD 1147 11/03/20 40522099		7.58
11/04	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1603 11/03/20 94275047		3.99
11/04	FERRY COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1603 11/03/20 94283993		159.66

Taxes

personal

personal

ins

office

Tax -  
Tax -





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### Activity in Date Order

Date	Description	Additions	Subtractions
11/04	GRANT COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1609 11/03/20 97464515		2.00
11/04	GRANT COUNTY TREASURER 888-8916064 WA C#9024 DBT CRD 1609 11/03/20 97476628		70.95
11/05	FERRY COUNTY TREASURER 888-8916064 WA C#9024 POS CRE 0000 11/04/20 49279920	3.00	
11/05	FERRY COUNTY TREASURER 888-8916064 WA C#9024 POS CRE 0000 11/04/20 49279919	120.01	
11/05	WASHINGTON 706 W 2ND AVENUE ATM W/D 0957 11/05/20 001907 SPOKANE WA C#9024		160.00
11/05	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1752 11/04/20 19155900 SPOKANE WA C#9024		28.84
11/05	IN *CENTRAL COURT REPO 509-4573377 WA C#9024 DBT CRD 1352 11/04/20 15473519		186.00
11/05	AT&T*BILL PAYMENT WWW.ATT.COM TX C#9024 DBT CRD 1337 11/04/20 06552471		200.00
11/05	Amazon Prime*281Z030B2 Amzn.com/bill WA C#9024 DBT CRD 2311 11/04/20 86667607		14.15
11/05	SERVICE CHARGE	.00 SC	

### Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10/07	111.08	10/19	3.41	10/30	1,022.38
10/08	61.39	10/20	46.46-	11/02	400.87
10/09	30.18	10/21	104.76-	11/03	2,538.96
10/13	41.20	10/23	4.76-	11/04	2,261.99
10/14	61.20	10/27	79.34-	11/05	1,796.01
10/15	52.50	10/28	1,749.61		
10/16	110.21	10/29	1,087.08		

PAID OVERDRAFT/RETURNED ITEM FEES	Total For This Period	Total Year-to-Date
Paid Overdraft Fees	90.00	270.00
Returned Item Fees	.00	60.00





## To Reconcile Your Account

List outstanding transactions (checks, ATM transactions, automatic payments and other withdrawals not shown on your statement).			
Transactions	Amount	Transactions	Amount
<b>Total</b>			

  

Ending Balance This Statement			
Add Deposits Not Shown On Statement +			
Subtotal			
Subtract Total Outstanding Transactions -			
*Current Available Balance \$			
Ending Balance from Checkbook			
Add Any Interest or Other Credits (if applicable, from statement) +			
Subtract Total Service Charges / Fees (if applicable, from statement) -			
*Current Available Balance \$			
<b>*THESE TOTALS SHOULD BE THE SAME.</b> If totals do not agree, see below.			

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### If Your Statement and Checkbook Do Not Agree

- Compare transaction amounts on the statement to your checkbook.
- Compare deposits or other credit amounts on the statement to your checkbook and your receipts.
- Be sure all transactions (checks, ATM transactions, transfers, automatic payments, and service charges/fees) are recorded in your checkbook.
- If your account is still out of balance, please notify us immediately.

### In Case of Irregularities on This Statement

The bank is released from liability or claim of loss except when the depositor has reported a discrepancy or irregularity in connection with the account within 30 days from the date of statement in which the discrepancy occurred.

### In Case of Errors or Questions About Electronic Funds Transfers

Call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction action, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation by contacting us at the address below. The bank reserves the right to charge for necessary investigation time if it is discovered that the bank is not in error.

Direct all inquiries to:

800.788.4578 or write  
Washington Trust Bank, Priority Service  
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## Statement of Account

Statement Start	November 6, 2020
Statement End	December 6, 2020
Account Number	2389
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EDWARD A DAWSON  
MARCIA M MEADE  
1310 W DEAN AVE  
SPOKANE WA 99201-2015



# Thank you

for being a valued Washington Trust Bank client.

### SUMMARY OF ACCOUNTS

Product Name	Account Number	Ending Balance
SIMPLICITY CHECKING	2389	\$1,955.07

### CHECKING ACCOUNTS

SIMPLICITY CHECKING		Account #	2389
Beginning Balance	\$1,796.01	Average Ledger	\$909.01
+ Deposits/Credits (3)	\$4,328.00	Average Collected	\$909.01
- Checks/Debits (80)	\$4,168.94		
- Service Charge	\$0.00		
+ Interest Paid	\$0.00		
Ending Balance	\$1,955.07		

### Explanation of Service Fees

Date	Description	Amount
12/04	BASE FEE IN SERVICE CHARGE	3.00
12/04	SERVICE CHARGE REFUND	3.00-
Total Fees =		0.00



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## Statement of Account

Statement Start	November 6, 2020
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### Activity in Date Order

Date	Description	Additions	Subtractions
11/06	WASHINGTON N 3810 MAPLE ST ATM W/D 1227 11/05/20 000755 SPOKANE WA C#9024		160.00
11/06	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1851 11/05/20 25579800 SPOKANE WA C#9024		12.56
11/06	NETFLIX.COM NETFLIX.COM CA C#9024 DBT CRD 0631 11/05/20 50731263		14.15
11/09	WASHINGTON 706 W 2ND AVENUE ATM W/D 1129 11/09/20 002281 SPOKANE WA C#9024		200.00
11/09	MOTION AUTO SUPPLY #2 SPOKANE WA C#9024 DBT CRD 1152 11/05/20 43696870		236.80
11/09	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1856 11/06/20 33614608		22.71
11/09	ROCKET MARKET SPOKANE WA C#9024 DBT CRD 1550 11/08/20 86504948		7.51
11/09	FEDEX 532471220 MEMPHIS TN C#9024 DBT CRD 0706 11/08/20 72033264		40.34
11/09	AUTO PAY CENTURYLINK MARCIA MEADE 14438139843 CCD		250.00
11/10	JUICE +*REFUNDS 800-642-8056 TN C#9024 POS CRE 0000 11/09/20 46719435	200.00	
11/10	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1836 11/09/20 71588900 SPOKANE WA C#9024		11.77
11/10	Dropbox*6KXNNLPVD7GN db.tt/cchelp DE C#9024 DBT CRD 1632 11/09/20 11667773		13.06
11/10	JUICE +*ARO 800-642-8056 TN C#9024 DBT CRD 1100 11/09/20 12259856		50.00
11/10	JUICE +*ARO 800-642-8056 TN C#9024 DBT CRD 1102 11/09/20 13505372		200.00
11/12	WA DOL LIC & REG 24212 SPOKANE WA C#9024 DBT CRD 1446 11/10/20 47740336		170.50
11/12	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 2043 11/11/20 98191013		34.93
11/12	JUICE +*ARO 800-642-8056 TN C#9024 DBT CRD 0014 11/10/20 24828717		50.00
11/12	FEDEX 532676344 MEMPHIS TN C#9024 DBT CRD 0815 11/11/20 13174940		30.46
11/13	WASHINGTON N 3810 MAPLE ST ATM W/D 1419 11/12/20 001370 SPOKANE WA C#9024		180.00
11/13	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1816 11/12/20 56665700 SPOKANE WA C#9024		12.49
11/13	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1036 11/12/20 97850784		7.54







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## Statement of Account

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### Activity in Date Order

Date	Description	Additions	Subtractions
11/16	ROSAUERS #26 2610 E 29TH AVE POS DEB 1747 11/13/20 61039100 SPOKANE WA C#9024		28.00
11/16	ROSAUERS #26 2610 E 29TH AVE POS DEB 1551 11/14/20 56064100 SPOKANE WA C#9024		14.25
11/16	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1028 11/13/20 93153207		8.36
11/16	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1032 11/14/20 95613879		8.36
11/17	ROSAUERS #26 2610 E 29TH AVE POS DEB 1828 11/16/20 66511700 SPOKANE WA C#9024		10.12
11/17	CITY FOOD 1527 W 3RD AVE POS DEB 1136 11/17/20 00988482 SPOKANE WA C#9024		8.81
11/17	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1227 11/16/20 64330311		8.02
11/17	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 2019 11/16/20 83501236		7.36
11/18	TARGET T-2857 4915 S Regal St POS DEB 1816 11/17/20 00082737 Spokane WA C#9024		10.88
11/18	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0822 11/18/20 69793700 SPOKANE WA C#9024		5.73
11/18	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1048 11/17/20 04994642		7.14
11/18	NYTimes*NYTimes 800-698-4637 NY C#9024 DBT CRD 0920 11/17/20 52289430		28.30
11/19	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0814 11/19/20 19457300 SPOKANE WA C#9024		5.73
11/19	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1038 11/18/20 99342294		8.36
11/20	ROSAUERS #26 2610 E 29TH AVE POS DEB 1816 11/19/20 30258800 SPOKANE WA C#9024		16.37
11/20	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0827 11/20/20 79726100 SPOKANE WA C#9024		5.95
11/20	TOBYS BATTERY & AUTO E SPOKANE WA C#9024 DBT CRD 1210 11/19/20 54232311		23.91
11/23	WASHINGTON 611 E. 31ST AVENUE ATM W/D 1740 11/20/20 005675 SPOKANE WA C#9024		20.00
11/23	WASHINGTON 2415 E 29TH AVE ATM W/D 1529 11/22/20 007268 SPOKANE WA C#9024		20.00
11/24	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1738 11/23/20 95987500 SPOKANE WA C#9024		5.77
11/24	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1111 11/23/20 19081337		4.12

personal

office

personal







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## Statement of Account

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### Activity in Date Order

Date	Description	Additions	Subtractions
11/25	XXSOC SEC SSA TREAS 310 MARCIA M MEADE *****8003A SSA PPD	1,834.00 <i>mm ss</i>	
11/25	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1730 11/24/20 98506100 SPOKANE WA C#9024		4.25
11/25	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0944 11/25/20 04003900 SPOKANE WA C#9024		44.76
11/25	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1326 11/24/20 00024025		4.39
11/27	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1908 11/25/20 98302700 SPOKANE WA C#9024		13.59
11/27	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1247 11/26/20 65073900 SPOKANE WA C#9024		20.80
11/27	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 1116 11/25/20 22075889		60.62
11/27	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1207 11/25/20 52326518		4.70
11/27	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1158 11/26/20 46995562		6.69
11/27	COMCAST BELLINGHAM 800-266-2278 WA C#9024 DBT CRD 2317 11/27/20 90562066		200.00
11/30	GUARDIAN NEWS & MEDIA LONDON 00 Int Fee 0946 11/29/20 91179916 Card# 9024		.05
11/30	WASHINGTON 2415 E 29TH AVE ATM W/D 1015 11/28/20 007536 SPOKANE WA C#9024		100.00
11/30	GRAND BLVD CON 518 E 29TH AVE POS DEB 1709 11/27/20 00908594 SPOKANE WA C#9024		16.98
11/30	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1726 11/27/20 04893100 SPOKANE WA C#9024		26.22
11/30	NATURAL GROCER 2512 E 29TH AVENUE POS DEB 1033 11/28/20 14873300 SPOKANE WA C#9024		15.90
11/30	ROSAUERS #26 2610 E 29TH AVE POS DEB 1054 11/28/20 74380200 SPOKANE WA C#9024		15.61
11/30	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1538 11/29/20 15092000 SPOKANE WA C#9024		21.94
11/30	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1018 11/27/20 87317244		5.15
11/30	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1009 11/28/20 81806525		8.36
11/30	GUARDIAN NEWS & MEDIA LONDON GB C#9024 DBT CRD 1025 11/27/20 91179916		5.00
11/30	PAYMENT QUARTERLY FEE MARCIA MEADE 6050OV3VK71 WEB		350.00

*personal*

*office  
office  
office  
fuel*

*personal*

*office  
fees*





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## Statement of Account

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### Activity in Date Order

Date	Description	Additions	Subtractions
12/01	WASHINGTON N 3810 MAPLE ST ATM W/D 1505 11/30/20 002783 SPOKANE WA C#9024		320.00
12/01	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1840 11/30/20 80409200 SPOKANE WA C#9024		12.87
12/01	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1209 11/30/20 53729801		3.99
12/02	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1104 12/01/20 14538824		5.67
12/02	TRADER JOE S #159 SPOKANE WA C#9024 DBT CRD 2209 12/01/20 49575504		36.75
12/02	AT&T*BILL PAYMENT WWW.ATT.COM TX C#9024 DBT CRD 1748 11/30/20 57241253		111.42
12/03	XXSOC SEC SSA TREAS 310 EDWARD A DAWSON *****9378A SSA PPD	2,294.00	
12/03	WASHINGTON N 3810 MAPLE ST ATM W/D 1554 12/02/20 003007 SPOKANE WA C#9024		60.00
12/03	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1825 12/02/20 30440000 SPOKANE WA C#9024		12.44
12/03	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0846 12/03/20 01569400 SPOKANE WA C#9024		5.73
12/03	BOOTS BAKERY LLC SPOKANE WA C#9024 DBT CRD 1052 12/02/20 07524854		10.55
12/03	MY FRESH BASKET SPOKANE WA C#9024 DBT CRD 1102 12/02/20 13468233		4.27
12/03	AUNTIES BOOKSTORE 989-3488411 WA C#9024 DBT CRD 1133 12/02/20 32138234		19.55
12/03	INSPREMIUM TEPKO PREMIUM DAWSON MEADE PS MARCIA PPD		133.96
12/04	WASHINGTON E 18 BALDWIN ST ATM W/D 1634 12/03/20 009551 SPOKANE WA C#9024		300.00
12/04	NWS STAPLES 06 2624 NORTH DIVISIO POS DEB 1647 12/03/20 57230283 SPOKANE WA C#9024		35.93
12/04	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 0819 12/04/20 31534400 SPOKANE WA C#9024		7.94
12/04	PEND OREILLE COUNTY TR 888-8916064 WA C#9024 DBT CRD 1227 12/03/20 64553199		2.50
12/04	PEND OREILLE COUNTY TR 888-8916064 WA C#9024 DBT CRD 1227 12/03/20 64565745		100.00
12/04	AT&T*BILL PAYMENT WWW.ATT.COM TX C#9024 DBT CRD 1257 12/03/20 82487755		100.00
12/04	SERVICE CHARGE	.00 SC	





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## Statement of Account

Statement Start	November 6, 2020
Statement End	December 6, 2020
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### Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
11/06	1,609.30	11/18	145.86	11/30	944.64
11/09	851.94	11/19	131.77	12/01	607.78
11/10	777.11	11/20	85.54	12/02	453.94
11/12	491.22	11/23	45.54	12/03	2,501.44
11/13	291.19	11/24	35.65	12/04	1,955.07
11/16	232.22	11/25	1,816.25		
11/17	197.91	11/27	1,509.85		

PAID OVERDRAFT/RETURNED ITEM FEES	Total For This Period	Total Year-to-Date
Paid Overdraft Fees	.00	270.00
Returned Item Fees	.00	60.00





## To Reconcile Your Account

[illegible]

### If Your Statement and Checkbook Do Not Agree

- Compare transaction amounts on the statement to your checkbook.
- Compare deposits or other credit amounts on the statement to your checkbook and your receipts.
- Be sure all transactions (checks, ATM transactions, transfers, automatic payments, and service charges/fees) are recorded in your checkbook.
- If your account is still out of balance, please notify us immediately.

### In Case of Irregularities on This Statement

The bank is released from liability or claim of loss except when the depositor has reported a discrepancy or irregularity in connection with the account within 30 days from the date of statement in which the discrepancy occurred.

### In Case of Errors or Questions About Electronic Funds Transfers

Call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

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## Statement of Account

Statement Start	October 7, 2020
Statement End	November 5, 2020
Account Number	2397
Total Days in Statement Period	30
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EDWARD A DAWSON  
MARCIA M MEADE  
1310 W DEAN AVE  
SPOKANE WA 99201-2015

 **Thank you**  
for being a valued Washington Trust Bank client.

### SUMMARY OF ACCOUNTS

Product Name	Account Number	Ending Balance
SIMPLICITY CHECKING	2397	\$36.76

### CHECKING ACCOUNTS

SIMPLICITY CHECKING	Account #	2397
---------------------	-----------	------

Beginning Balance	\$21.22	Average Ledger	\$45.51
+ Deposits/Credits (1)	\$136.54	Average Collected	\$45.51
- Checks/Debits (3)	\$121.00		
- Service Charge	\$0.00		
+ Interest Paid	\$0.00		
Ending Balance	\$36.76		

### Explanation of Service Fees

Date	Description	Amount
11/05	BASE FEE IN SERVICE CHARGE	3.00
11/05	SERVICE CHARGE REFUND	3.00-
	Total Fees =	0.00



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## Statement of Account

Statement Start	October 7, 2020
Statement End	November 5, 2020
Account Number	2397
Total Days in Statement Period	30
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### Activity in Date Order

Date	Description	Additions	Subtractions
10/09	Transf to SIMPKG 2389 Confirmation number 1009202425		21.00
10/13	DEPOSIT	136.54	
10/16	Transf to SIMPKG 2389 Confirmation number 1016202722		80.00
10/23	WASHINGTON N 3810 MAPLE ST ATM W/D 1134 10/23/20 009668 SPOKANE WA C#9807		20.00
11/05	SERVICE CHARGE	.00 SC	

### Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10/07	21.22	10/13	136.76	10/23	36.76
10/09	.22	10/16	56.76	11/05	36.76

PAID OVERDRAFT/RETURNED ITEM FEES	Total For This Period	Total Year-to-Date
Paid Overdraft Fees	.00	120.00
Returned Item Fees	.00	.00



## To Reconcile Your Account

List outstanding transactions (checks, ATM transactions, automatic payments and other withdrawals not shown on your statement).			
Transactions	Amount	Transactions	Amount
Total			

  

Ending Balance This Statement			
Add Deposits Not Shown On Statement	+		
Subtotal			
Subtract Total Outstanding Transactions	-		
*Current Available Balance	\$		
Ending Balance from Checkbook			
Add Any Interest or Other Credits (if applicable, from statement)	+		
Subtract Total Service Charges / Fees (if applicable, from statement)	-		
*Current Available Balance	\$		
*THESE TOTALS SHOULD BE THE SAME. If totals do not agree, see below.			

### If Your Statement and Checkbook Do Not Agree

- Compare transaction amounts on the statement to your checkbook.
- Compare deposits or other credit amounts on the statement to your checkbook and your receipts.
- Be sure all transactions (checks, ATM transactions, transfers, automatic payments, and service charges/fees) are recorded in your checkbook.
- If your account is still out of balance, please notify us immediately.

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1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

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## Statement of Account

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EDWARD A DAWSON  
MARCIA M MEADE  
1310 W DEAN AVE  
SPOKANE WA 99201-2015



# Thank you

for being a valued Washington Trust Bank client.

### SUMMARY OF ACCOUNTS

Product Name	Account Number	Ending Balance
SIMPLICITY CHECKING	2397	\$6.38

### CHECKING ACCOUNTS

SIMPLICITY CHECKING	Account #	2397
---------------------	-----------	------

Beginning Balance	\$36.76	Average Ledger	\$16.34
+ Deposits/Credits (0)	\$0.00	Average Collected	\$16.34
- Checks/Debits (2)	\$30.38		
- Service Charge	\$0.00		
+ Interest Paid	\$0.00		
Ending Balance	\$6.38		

### Explanation of Service Fees

Date	Description	Amount
12/04	BASE FEE IN SERVICE CHARGE	3.00
12/04	SERVICE CHARGE REFUND	3.00-
	Total Fees =	0.00





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## Statement of Account

Statement Start	November 6, 2020
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### Activity in Date Order

Date	Description	Additions	Subtractions
11/12	ROSAUERS #26 2610 E 29TH AVE POS DEB 1855 11/11/20 84085200 SPOKANE WA C#9807		12.27
11/19	SUPER 1 FOODS 830 E. 29TH AVE POS DEB 1855 11/18/20 18040800 SPOKANE WA C#9807		18.11
12/04	SERVICE CHARGE	.00 SC	

### Daily Balance Information

Date	Balance	Date	Balance
11/06	36.76	11/19	6.38
11/12	24.49	12/04	6.38

PAID OVERDRAFT/RETURNED ITEM FEES	Total For This Period	Total Year-to-Date
Paid Overdraft Fees	.00	120.00
Returned Item Fees	.00	.00



## To Reconcile Your Account

List outstanding transactions (checks, ATM transactions, automatic payments and other withdrawals not shown on your statement).			
Transactions	Amount	Transactions	Amount
<b>Total</b>			

  

Ending Balance This Statement		
Add Deposits Not Shown On Statement +		
Subtotal		
Subtract Total Outstanding Transactions -		
*Current Available Balance \$		
Ending Balance from Checkbook		
Add Any Interest or Other Credits (if applicable, from statement) +		
Subtract Total Service Charges / Fees (if applicable, from statement) -		
*Current Available Balance \$		
<b>*THESE TOTALS SHOULD BE THE SAME.</b> If totals do not agree, see below.		

An arrow points from the "Total" row of the first table to the "\*Current Available Balance" row of the second table.

## If Your Statement and Checkbook Do Not Agree

- Compare transaction amounts on the statement to your checkbook.
- Compare deposits or other credit amounts on the statement to your checkbook and your receipts.
- Be sure all transactions (checks, ATM transactions, transfers, automatic payments, and service charges/fees) are recorded in your checkbook.
- If your account is still out of balance, please notify us immediately.

### In Case of Irregularities on This Statement

The bank is released from liability or claim of loss except when the depositor has reported a discrepancy or irregularity in connection with the account within 30 days from the date of statement in which the discrepancy occurred.

### In Case of Errors or Questions About Electronic Funds Transfers

Call or write us at the telephone number or address listed below, as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (90 days if the transfer involved a new account, a point-of-sale transaction action, or a foreign-initiated transfer) to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days (5 business days for VISA debit card point-of-sale transactions processed by VISA and 20 business days if the transfer involved a new account) for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account. Your account is considered a new account for the first 30 days after the first deposit is made, unless each of you already has an established account with us before this account is opened.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation by contacting us at the address below. The bank reserves the right to charge for necessary investigation time if it is discovered that the bank is not in error.

Direct all inquiries to:

800.788.4578 or write  
Washington Trust Bank, Priority Service  
P.O. Box 2127  
Spokane, WA 99210-2127